



# OFFICE OF RETIREMENT SERVICES

Serving the Customers of the Judges, Public School Employees,

State Employees, and State Police Retirement Systems

PO Box 30171, Lansing, MI 48909-7671 www.michigan.gov/ors

Telephone: 517-322-5103 Outside Lansing: 800-381-5111

## State Employees' Deferred Service Retirement Beneficiary Designation

Deferred retirees may nominate a beneficiary to receive a deferred retirement survivor pension. Your spouse is automatically your beneficiary to receive a survivor pension, or if you have no surviving spouse, a survivor pension would be split equally between any of your children under age 18. *If you wish to name another eligible beneficiary to receive your survivor pension, you MUST complete this form and return it to the Office of Retirement Services (ORS) at the above address. If this form is not completed, the default provisions of the retirement act will apply.* Please see the reverse side for details on deferring your retirement and who qualifies as an eligible beneficiary.

**NOTE: This nomination is in effect until you submit a new *Deferred Service Retirement Beneficiary Designation* form, you have a change in marital status, or you apply for full retirement benefits.**

**Section 1: 100% Survivor Beneficiary Designation:** Select one eligible beneficiary (*see reverse*) to receive a monthly deferred retirement pension benefit. If you are married and nominate someone other than your spouse as your beneficiary, your spouse must complete Section 2 relinquishing his/her rights to any benefit.

MEMBER'S NAME (LAST, FIRST, MI)	SOCIAL SECURITY NUMBER	BIRTHDATE
ADDRESS	EMPLOYING DEPARTMENT	JOB TITLE
CITY, STATE, ZIP	LAST DAY ON PAYROLL	SERVICE CREDIT YEARS _____ MONTHS _____
DEFERRED PENSION BENEFICIARY NAME (Last, First, MI)	SOCIAL SECURITY NUMBER	BIRTHDATE
RELATIONSHIP TO MEMBER (Check one) <input type="checkbox"/> Spouse <input type="checkbox"/> Child (including adoptive) <input type="checkbox"/> Grandchild (including adoptive) <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Parent		

**Section 2: Spousal Relinquishment of Pension Rights:** *Your spouse must complete this section ONLY if you have not nominated him/her as your Deferred Pension beneficiary above.* I understand by law I am automatically my spouse's 100% survivor deferred retirement pension beneficiary. However, by my signature, I authorize my spouse to designate the above named eligible person as beneficiary for a 100% survivor deferred retirement pension benefit. I understand that by this authorization I relinquish all rights to any benefit.

SPOUSE'S SIGNATURE (WRITE "NONE" IF NOT MARRIED)	DATE
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**Section 3: Refund of Contributions Beneficiary Designation:** If you have no beneficiary eligible to receive a monthly deferred pension benefit, or choose not to name a 100% Survivor beneficiary, you may designate a beneficiary who will receive any accumulated personal contributions at your death.

CONTRIBUTION REFUND BENEFICIARY NAME (Last, First, MI)	SOCIAL SECURITY NUMBER*	BIRTHDATE*
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**Section 4: Member Signature:** Sign and date where indicated below.

MEMBER SIGNATURE	DATE*
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**Return your completed form to ORS at the address above. Retain a copy for your records.**

# Completing your *Deferred Retirement Beneficiary Designation* form

## Deferring your pension benefits

If you leave state employment prior to reaching the age required to retire, are vested and leave your contributions (if any) on deposit with the retirement system, you will be a deferred retiree and will receive the full pension benefit at age 60. If you die while your retirement is in deferred status, your eligible beneficiary may receive a monthly survivor benefit. This deferred monthly survivor pension becomes payable beginning the month you would have otherwise become eligible to receive a pension. It is paid as if you had chosen the 100% survivor pension.

## Nominating an eligible pension beneficiary

The individual you name in Section 1 will receive a 100% survivor pension for his or her lifetime if you should die while in deferred status. ***You can nominate ONLY ONE individual. The following individuals are eligible for this survivor benefit:***

- spouse
- child (including an adoptive child)
- grandchild (including an adoptive grandchild)
- brother
- sister
- parent

If you are married and nominate someone other than your spouse as your beneficiary, your spouse must complete Section 2 relinquishing his/her rights to any benefit.

**NOTE:** If there are minor children, but no surviving spouse, the Retirement Act contains a default provision that provides each of the surviving children under 18 years of age an equal share of the retirement benefit that would have been paid to the spouse, had there been a spouse living at the time of the deceased member's death. As each child turns 18, marries, or is adopted, which ever comes first, his/her payment ends. If you wish to take advantage of this default provision, write "no designation" in place of a name.

## Have no eligible pension beneficiary?

If you have no one who qualifies for a monthly pension benefit, you can designate one individual to receive your accumulated personal contributions (if any) at your death. Indicate this beneficiary in Section 3 on the front of this form.

## Updating your beneficiary designation

You may change this beneficiary designation at any time prior to your actual date of retirement. Any time you experience a life-changing event, such as divorce, marriage, or beneficiary's death, you should review this designation to determine if a new beneficiary should be named. If your spouse is named as beneficiary and there is a change in your marital status, your beneficiary designation automatically is void. To change your beneficiary designation in the future, contact ORS to obtain a new form.

At the time you turn 60 and apply for regular retirement benefits, you will have several different survivor pension options from which to select. At that time, you can either nominate the same pension beneficiary as on this form, or select a different beneficiary.

**It is wise to keep a copy of this form with your will, insurance policies, and/or other valuable papers. This will better ensure that your state retirement benefits will not be overlooked in the event of your untimely death.**